

## Kelly E. Phan

Associate

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Kelly is a member of the Professional Liability Department where she focuses her practice on representing and defending insurance companies in insurance coverage disputes and first-party property litigation. As a previous insurance claims adjuster with experience handling claims on the legal side, Kelly is uniquely qualified to handle insurance defense litigation matters.

Kelly received her *juris doctor* from Barry University and her Bachelor of Science Degree from the University of Central Florida.

Kelly is admitted to practice in the state of Florida.

### Education

- Barry University, Dwayne O. Andreas School of Law (J.D., *cum laude*, 2025)
- University of Central Florida (B.S., 2010)

### Admissions

- Florida, 2025

### Practices

- Insurance Services – Coverage & Bad Faith Litigation

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## Thought Leadership

June 24, 2026

**Coverage Determined, Judgment Paid, Bad Faith Survives: Fourth DCA's Opinion Highlights the Distinction Between Contractual and Extra-Contractual Damages**

June 11, 2026

**Court Dismisses Appeal Due to Missing Notice of Rejection Under Rule 1.820(h)**

March 1, 2026

**Florida DCA Reverses Trial Court: Depreciation Clause Does Not Invalidate  
Assignment of Benefits**

December 1, 2025

**Coverage Denied: Residence Premises Requirement Bars Claim Despite Premiums  
and Initial Payment**